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N Asokan, PA Janson, M Steiner, M Wardner - 1997 - doi.ieee.org

... provide nonrepudiation of origin: Only the **owner** of the ... to the payment message; and maximize **user** privacy ... slip to its acquirer gateway, to **authorize** and capture ...[Cited by 154](#) - [Related Articles](#) - [Web Search](#) - [BL Direct](#)**Method and apparatus for credit card verification - all 5 versions »**

LA Ray, RN Elson - US Patent 5,321,751, 1994 - freepatentsonline.com

... origin is used to formulate encoded **authorization** data that ... point of the transaction is indeed the **owner**. ... digital image of an authorized **credit card user** on a ...[Cited by 35](#) - [Related Articles](#) - [Cached](#) - [Web Search](#)**Electronic payment system and method - all 2 versions »**

JF Chen, JS Wang - US Patent 5,590,197, 1996 - freepatentsonline.com

... Protection is less likely when the **card owner** is not at ... directly to the customer, with the **user** adding the ... to any information in the **authorization** ticket which ...[Cited by 56](#) - [Related Articles](#) - [Cached](#) - [Web Search](#)**Credit/calling card pay telephone method and system employing telephone unit local card-checking and ... - all 2 versions »**

J Zebryk - US Patent 4,975,942, 1990 - freepatentsonline.com

... unit software, database, storage and **credit authorization** terminal mans ... charge rate structures and **owner/operator** billing ... be-called at the **user's** option either ...[Cited by 22](#) - [Related Articles](#) - [Cached](#) - [Web Search](#)**Classification and characteristics of electronic payment systems - all 12 versions »**

D Abrazhevich - Lecture Notes in Computer Science, 2001 - Springer

... service provider 'intercepts' pay-ments from **users**, processes them and charges accounts of the **owner** of the site ... **Users** can **authorize** charges against ...[Cited by 34](#) - [Related Articles](#) - [Web Search](#) - [BL Direct](#)**Multiple company credit card system - all 2 versions »**

MG McNeely, RA Gomes - US Patent 4,443,027, 1984 - freepatentsonline.com

... An **authorization** signal would be given only if the chips 16 and 20 ... Use of an indicator by a master plate **owner** other than the authorized **users** of the ...[Cited by 16](#) - [Related Articles](#) - [Cached](#) - [Web Search](#)**Multi-user card system - all 2 versions »**

J Dethloff, C Hinneberg - US Patent 4,837,422, 1989 - Google Patents

... CANCELLATION OF SUB-USER AUTHORIZATION ... CHECKS WHETHER SUB-USER (M-) PIN EXISTING DEACTIVATES SERVICE; RE-TRANSFERS POSSIBLE **CREDIT** BALANCE FROM SUB-USER'S ...[Cited by 40](#) - [Related Articles](#) - [Web Search](#)**Universal electronic transaction card including receipt storage and system and methods of conducting ... - all 3 versions »**

S/G Pitroda - US Patent 5,590,038, 1996 - freepatentsonline.com

... In fact, the UET **card owner** could eliminate all paper ... the CIU receives the **authorization** number, the **user** is then required to **authorize** the transaction ...

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[Secure credit/debit card authorization](#) - all 7 versions ...

RO Colbert - US Patent 5,485,510, 1996 - [freepatentsonline.com](#)

... purchase (transaction) if the caller is the **owner** of the ... and validates the **card** and its **user**; this request ... The data base verifies the **authorization** of the CDC ...

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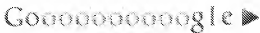
BC Neuman, G Medvinsky - *Compcon'95 'Technologies for the Information Superhighway'*, ..., 1995 - [ieeexplore.ieee.org](#)

... ment servers and **authorize** charges against those ac ... instrument has been deposited, the **owner** of the ... **Users** of NetCheque maintain accounts on accounting servers ...

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